

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARIA S. PIZZONIA

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:20-20370 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/31/2020 and confirmed on 6/30/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		35,955.00
Less Refunds to Debtor	3,374.31	
TOTAL AMOUNT OF PLAN FUND		32,580.69

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,787.99	
Trustee Fee	1,847.79	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,635.78

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO BANK NA Acct: 9439	0.00	0.00	0.00	0.00
	PENN HILLS MUNICIPALITY (RE) Acct: 8106	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 4565	7,699.56	7,699.56	919.94	8,619.50
					8,619.50

Priority					
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	MARIA S. PIZZONIA Acct:	0.00	0.00	0.00	0.00
	MARIA S. PIZZONIA Acct:	3,374.31	3,374.31	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	2,000.00	2,000.00	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXX7/21	1,787.99	1,787.99	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	MARINER FINANCE LLC Acct: 7229	1,992.87	1,992.87	0.00	1,992.87
	ONE MAIN FINANCIAL GROUP LLC A/S/F C Acct: 9496	8,108.17	8,108.17	0.00	8,108.17
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 7580	3,386.63	3,386.63	0.00	3,386.63
	WELLS FARGO BANK NA Acct: 6130	4,837.74	4,837.74	0.00	4,837.74
	SYNCHRONY BANK** Acct: 7580	0.00	0.00	0.00	0.00
	POWERS KIRN LLC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
GRB LAW**		0.00	0.00	0.00	0.00
Acct:					
KML LAW GROUP PC*		0.00	0.00	0.00	0.00
Acct:					
					18,325.41

TOTAL PAID TO CREDITORS

26,944.91

TOTAL CLAIMED

PRIORITY 0.00

SECURED 7,699.56

UNSECURED 18,325.41

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

MARIA S. PIZZONIA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-20370 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Maria S. Pizzonia  
Debtor

Case No. 20-20370-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 26, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Maria S. Pizzonia, 5916 Heberton Drive, Verona, PA 15147-3325
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Municipality of Penn Hills, Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15207895	+ Mariner Financial, 1800 Golden Mile Highway Suite 102, Pittsburgh, PA 15239-2893
15192569	+ Penn Hills School District, Tax Office, 260 Aster St., Pittsburgh, PA 15235-2059
15195625	+ Wells Fargo Bank, N.A., c/o Jill Manuel-Coughlin, Esquire, 8 Neshaminy Interplex Drive, Suite 215, Trevose, PA 19053-6980

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:29:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15192565	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
15192566	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, P.O. Box 2759, Jacksonville, FL 32203-2759
15221469	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15228874	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15192567	+ Email/Text: bankruptcy@marinerfinance.com	Feb 27 2025 00:36:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham MD 21236-5904
15231409	+ Email/Text: Bankruptcy@keystonecollects.com	Feb 27 2025 00:37:00	Municipality of Penn Hills, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15192568	+ Email/PDF: cbp@omf.com	Feb 27 2025 01:16:20	One Main, P.O. Box 740594, Cincinnati, OH 45274-0594
15195404	+ Email/PDF: cbp@omf.com	Feb 27 2025 01:15:37	Onemain, PO Box 3251, Evansville, IN 47731-3251
15192570	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:42	Sam's Club/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15193685	^ MEBN	Feb 27 2025 00:21:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15192571	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Feb 27 2025 01:50:40	Wells Fargo, PO Box 10335, Des Moines, IA

District/off: 0315-2

User: auto

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Total Noticed: 23

15204400	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Feb 27 2025 01:29:21	50306-0335 Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
15228296	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Feb 27 2025 02:44:02	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15192572	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Feb 27 2025 02:44:02	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753
15207899	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Feb 27 2025 01:51:20	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		WELLS FARGO BANK, N.A.
15207893	*	Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
15207894	*	Bank of America, P.O. Box 2759, Jacksonville, FL 32203-2759
15207896	*+	One Main, P.O. Box 740594, Cincinnati, OH 45274-0594
15207897	*+	Sam's Club/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15207898	*	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Matthew M. Herron	on behalf of Debtor Maria S. Pizzonia mmh@thedebtDoctors.com hgs@thedebtDoctors.com;alb@thedebtDoctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtDoctors.com, hgs@thedebtDoctors.com;alb@thedebtDoctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

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Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 7